

EXHIBIT 2



September 21, 2018

John B. Ennis
Attorney at Law
1200 Reservoir Avenue
Cranston, RI 02920

RE: Account Number: [REDACTED]
Property Address: 177 Dexter Street, Providence, RI 02907
Borrower: Dolores Cepeda

Dear Mr. Ennis:

On August 20, 2018, Fay Servicing, LLC ("Fay") received your correspondence submitted on behalf of your client, Dolores Cepeda. In your letter, you state you believe that Fay committed an error by not responding to a previous Notice of error or correcting the error, within thirty business days.

In your previous Notice of Error dated April 9, 2018, you stated the consumer believed Fay committed an error by not responding to a request for information within thirty business days. Specifically, the consumer had previously requested to know the contractual status of the mortgage loan when the current owner of the mortgage loan obtained ownership of the loan.

In response to your letter dated January 18, 2018, we advised on March 6, 2018 that the loan serviced transferred to Fay on November 1, 2017 and we provided a copy of the Welcome Kit that was sent to Ms. Cepeda. The Welcome Kit contained the FDCPA notice which provided the due date of the loan at the time of service transfer was for the August 1, 2017 mortgage payment. As of the date of this letter, the due date remains unchanged. We further advised:

"...we will not provide any information or documentation considered confidential or proprietary or that is not in our possession. Nor will we provide information or documentation in response for request for information that are overbroad or unduly burdensome, or irrelevant and not directly related to the mortgage loan account."

In the June 15, 2018 response letter we responded to the notice of error with the following:

"As for the remainder of the information requested, pursuant to Regulation X, 12 C.F.R. 1924.35(g)(1) et seq, your inquiry is not the type of "Notice of Error", which would trigger the regulatory response procedure required under 12 C.F.R. 1024.35 (d), (e), and (i) because they are duplicative and substantially responded to."

Please note in our June 15, 2018 response, we should have provided the enclosed 404 Notice: Notice of Sale of Ownership of Mortgage Loan, which was sent to Ms. Cepeda prior to service transfer of the loan to Fay. The 404 Notice states the loan was sold to the current owner of the loan on September 29, 2017. Using the 404 Notice and the enclosed prior servicer account transaction history, we determine the loan was contractually due for the July 1, 2017 mortgage payment at the time it was sold to the current owner of the loan.

Fay is a debt collector, and information you provide to us will be used for that purpose. To the extent your original obligation has been discharged or is subject to an automatic stay under the United States Bankruptcy Code, this is being provided for informational purposes only and does not constitute an attempt to collect a debt or impose personal liability. NMLS ID No. 88244

P.O. Box 809441 • Chicago, IL 60680-9441 • Telephone: 800.495.7166



We trust the information provided has addressed the questions and concerns outlined in your correspondence. Should you have any further questions, please feel free to contact the assigned Account Manager, Carlos Castillo, at (630)-282-7572.

Sincerely,

Legal Department
Fay Servicing, LLC

Fay is a debt collector, and information you provide to us will be used for that purpose. To the extent your original obligation has been discharged or is subject to an automatic stay under the United States Bankruptcy Code, this is being provided for informational purposes only and does not constitute an attempt to collect a debt or impose personal liability. NMLS ID No. 88244

P.O. Box 809441 • Chicago, IL 60680-9441 • Telephone: 800.495.7166

FAY
SERVICING

P.O. Box 619063
Dallas, TX 75261-9063

October 23, 2017

3-775-06783-0000534-001-01-000-000-000-000

DOLORES CEPEDA
177 DEXTER ST FL 1
PROVIDENCE RI 02907-2404

404 NOTICE

NOTICE OF SALE OF OWNERSHIP OF MORTGAGE LOAN

Under federal law, borrowers are required to be notified in writing whenever ownership of a mortgage loan secured by their principal dwelling is sold, transferred or assigned (collectively, "sold") to a new lender. This notice is to inform you that your prior lender has sold your mortgage loan (see loan information below) to the new lender identified below.

The new lender identified below is not the servicer of your loan. The servicer (identified below) acts on behalf of the new lender to handle the ongoing administration of your loan, including the collection of mortgage payments. Please send your mortgage payments as directed by the servicer, and not to the new lender. Payments sent to the new lender instead of the servicer may result in late charges on your loan and your account becoming past due. Neither the new lender nor the servicer is responsible for late charges or other consequences of payments sent to the new lender.

SHOULD YOU HAVE ANY QUESTIONS REGARDING YOUR LOAN, PLEASE CONTACT THE SERVICER USING THE CONTACT INFORMATION SET FORTH BELOW. The servicer is authorized to handle routine inquiries and requests regarding your loan and, if necessary, to inform the new lender of your request and communicate to you any decision with respect to such request.

Please note that the sale of your loan to the new lender may also result in a change of servicer. If this occurs, you will receive a separate notice, required under federal law, providing information regarding the new servicer.

LOAN INFORMATION

Date of Loan: 12/22/2006
Original Amount of Loan: \$255,000.00
Date Your Loan was Sold to the New Lender: 9/29/2017
Prior Loan Number: [REDACTED]
Current Loan Number: [REDACTED]
Address of Mortgaged Property: 177 DEXTER ST
PROVIDENCE RI 02907

INTERNET REPRINT

SERVICER INFORMATION

Name: Bank of America
Mailing Address: P.O. Box 31785
Tampa, FL 33631-3785
Telephone Number (Toll free): 1-800-669-6607
Website: <https://www.bankofamerica.com/>

Scope of responsibilities: The servicer is responsible for all ongoing administration of your loan, including receipt and processing of payments, resolution of payment-related issues, and response to any other inquiries you may have regarding your loan.

NEW LENDER INFORMATION

Please be advised that all questions involving the administration of your loan (including questions related to payments, deferrals, modifications or foreclosures) should be directed to the servicer at the number above and/or the agent (if any) of the new lender identified below, and not to the new lender. The new lender does not have access to information relating to the administration of your loan, and will not be able to answer most loan-related questions.

Name: Wilmington Trust, National Association, not in its individual capacity, but solely as trustee for MFRA Trust 2014-2
Mailing Address (not for payments): c/o MFResidential Assets I, LLC
PO Box 306
New York, NY 10040-0306
Telephone Number: (212) 202-3274

AGENT INFORMATION (If the new creditor has granted an agent other than the servicer authority to act on its behalf, contact information for such agent will appear below):

Name:
Mailing Address:

Telephone Number (Toll free):

Partial Payments: The Servicer, on behalf of the lender, may hold partial payments in a separate account until you pay the remainder of the payment, and will then apply the full periodic payment to your loan. If your loan is sold, the new lender may have a different partial payment policy.

The transfer of the lien associated with your loan is, or in the future may be, recorded in the public records of the local County Recorder's office for the county or local jurisdiction where your property is located. Ownership of your loan may also be recorded on the registry of the Mortgage Electronic Registrations System at 1818 Library Street, Suite 300, Reston, VA 20190.

INTERNET REPRINT